

WHAT IS THAT IN YOUR HAND?

Exodus 4:2

February 7: "Influence"

February 14: "Intimate Relationships"

February 21: "Investments"

Luke 18:18-30 (Pew Bible Page 742)

Financially, What Do You Have In Your Hand?

Many would say DEBT

"He who dies with the most toys wins"

43% Spend more than they earn

\$10,700 Average household credit card debt

\$600K Amount we spend on interest in a lifetime

"The rich rule over the poor, and the borrower is the slave to the lender"
Proverbs 22:7

"The wicked borrow and do not repay, but the righteous is gracious in giving"
Psalm 37:21

The Bible does not forbid borrowing but gives STRONG WARNINGS

More Americans declare bankruptcy than GRADUATE FROM COLLEGE

90% of divorce cases site financial woes as a contributing factor.

What could be in your hand?

FINANCIAL FREEDOM

STEP ONE: SAY NO TO DEBT

Because debt ENSLAVES YOU

"The borrower is the lender's slave"
Proverbs 22:7

Because debt obligates you to EARNING PRESSURES

"I owe, I owe, so off to work I go"

Because debt undermines your JOY
"He went away sad because he had great wealth"
Luke 18:23

Because debt limits your GIVING OPPORTUNITIES
"The wicked borrow and do not repay. But the righteous give generously."
Psalm 37:21

STEP TWO: LEARN TO MANAGE YOUR MONEY

Acknowledge that God is THE SOURCE
"You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today."
Deuteronomy 8:17-18

Money is not for SPENDING. It is for managing.

Never KEEP IT ALL
"Honor the Lord by giving Him the first part of your income"
Proverbs 3:9-10

Never SPEND IT ALL
The wise have wealth and luxury, the fool spends whatever they get."
Proverbs 21:20 (NLT)

No NEW DEBT

STEP THREE: SAY YES TO SAVINGS

FINANCIAL FREEDOM TAKES

A Decision

A Plan....10-10-80

An Accountability Partner Ecclesiastes 4:10

Time